

Charge Schedule of Credit Card

Description of Charges		Card Product Name				
Fees		Local Classic	Local Gold	Dual Gold	Platinum	Signature
Annual Fee/Renewal (General Primary Card)		Tk. 690 including VAT*	Tk. 1380 including VAT*	Tk. 3450 including VAT*	Tk. 4140 including VAT*	Tk. 6900 including VAT*
Annual Fee/Renewal (General Supple Card)		1 st time free Tk. 345(renewal) including VAT*	1 st time free Tk. 690 (renewal) including VAT*	1 st time free Tk. 1725 (renewal) including VAT*	1 st time free Tk. 2070 (renewal) including VAT*	1 st time free Tk. 3450 (renewal) including VAT*
Card Replacement Fee		Tk. 345 including VAT*	Tk. 690 including VAT*	Tk. 1725 including VAT*	Tk. 2070 including VAT*	Tk. 3450 including VAT*
PIN Replacement Fee		Free	Free	Free	Free	Free
Financial Charge		2.083% monthly* @25% yearly				
Late Payment Fee (if minimum due is not paid within due date)		Tk. 575 including VAT*	Tk. 690 including VAT*	Tk.690 including VAT*	Tk. 920 including VAT*	Tk. 1150 including VAT*
				USD 11.50 including VAT*	USD 13.80 including VAT*	USD 13.80 including VAT*
Excess Limit Fee		Tk. 287 including VAT*	Tk. 575 including VAT*	Tk. 575 USD 17.25 including VAT*	Tk. 575 USD 17.25 including VAT*	Tk. 575 USD 17.25 including VAT*
Access to Balaka Business Lounge		NOT APPLICABLE	NOT APPLICABLE	01 visits free for the cardholder in a year with 3 guests (spouse plus two children under 12 years of age) in a year.= 02 Pax	02 visits free for the cardholder in a year with 3 guests (spouse plus two children under 12 years of age) in a year. = 04 pax	04 visits free for the cardholder in a year with 3 guests (spouse plus two children under 12 years of age) in a year. = 08 pax
Conversion		NOT APPLICABLE		FREE		
Cash Advance Fee		2%*				
Life Insurance Fee		0.10% of the Statement Balance as at the Statement Date				
Global Usage Privileges Fee		NOT APPLICABLE			USD 29.00 per person	
Other Fees & Charges						
Balance Transfer		1.5% monthly*				
Cash Advance Fee (Jamuna ATM)		2% of the withdrawal amount in whichever is higher*				
Cash Advance Fee (ATM)	Q-cash/Others/N PSB	2% of the withdrawal amount in whichever is higher*				
	VISA	2% of the withdrawal amount (Minimum Tk. 200) in whichever is higher*				
Duplicate Statement (For Every Month)		Tk. 115* including VAT*				
Duplicate Statement (beyond last 2 Months)		Tk. 115* including VAT*				
Easy Pay (EMI) Interest rate		14.99%				
Easy Pay (EMI) Process Fee		1%				
E-Statement		FREE				
Transaction Alert SMS		Tk. 345 including VAT*(yearly)				
Certificate Fee		Tk. 575 including VAT*				
CIB Charge		Tk. 115 including VAT*				

**** Subject to Management Decision/ Condition Applicable/ Charges may vary for Jamuna Bank Employees***

Note:

1. Annual Fee will be waived for both Primary and Supplementary Credit Card if total number of any transaction is 18 or above over the year.
2. Automatic enrolment will be made in case of SMS, Transaction Alert or Insurance Service.
3. Additional expenses, e.g. postage, cable, courier, Fax, Legal Fee etc. will be charged where applicable.
4. Credit Card type will depend on the limit assigned to the card by the Credit Department.
5. Bank reserve the right to change / amend the Schedule of Charges as per Bangladesh Bank instruction which would be update on our web site time to time.
6. 15% VAT is applicable on all fees, commission and charge except in case where an exemption is approved by NBR.